

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Dawn M. Bush
3668 Centerville Road
Anderson, South Carolina 29625
.

File Number 2003-~~111~~ 870 (2)

**Default Order Revoking
Resident Insurance Agent's License**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2002), by the State of South Carolina Department of Insurance upon Dawn Bush by both certified mail, return receipt requested, and by regular mail on June 24, 2003.

That letter informed Ms. Bush of her right to request a public hearing upon the allegations of impropriety contained within the letter against her. The letter further warned that her failure to make a timely, written request would result in my summary revocation of her license to do business as a resident insurance agent within the State of South Carolina. Despite that warning, Ms. Bush has failed to respond to the Department's letter, and the United States Postal Service returned as unclaimed the letters sent by the Department. On August 4, 2003, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance agent within the State of South Carolina for the Leonard & Yates Insurance Agency, Dawn Bush failed to turn over or satisfactorily account for at least \$2,128.55 in cash money she received in insurance premiums collected from citizens of this State.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend an agent's license after ten day's notice...when it appears that an agent...has violated this title or any regulation promulgated by the department, or has willfully deceived or dealt unjustly with the citizens of this State." This Code Section goes on in Subsection (3) to describe "deceived or dealt unjustly with the citizens of this state" specifically to include, "failing to transmit promptly or pay all or a portion of the amount of an insurance premium when the agent...has received payment from a customer or insured."

In accordance with my findings of fact, and considering Dawn Bush's failure to avail herself of her opportunity to be heard, I now conclude, as a matter of law, that Ms. Bush violated S.C. Code Ann. § 38-43-130(3) (Supp. 2002) and that her resident insurance agent's license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§

30-4-10, *et seq.* (1991 and Supp. 2002). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to “report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report.” S.C. Code Ann. § 38-3-110(3) (Supp. 2002).

It is, therefore, ordered that the license of Dawn M. Bush to do business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to her.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Ms. Bush is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This order becomes effective as of the date of my signature below.

A handwritten signature in black ink, appearing to read "E.N. Csiszar", with a long horizontal flourish extending to the right.

Ernst N. Csiszar
Director

04 August 2003 at
Columbia, South Carolina

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Dawn M. Bush
3368 Centerville Road
Anderson, South Carolina 29625

SCDOI File Number 2003-~~11~~870 (2)

Affidavit of Default

Personally appeared before me T. Douglas Concannon, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department served notice on Dawn M. Bush at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke her license to act as a resident insurance agent within the State of South Carolina in thirty days. The Department served the Notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2002), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." The Notice further informed Ms. Bush of her opportunity, within thirty days, to request in writing a public hearing.


The Department mailed the Notice by certified mail, return receipt requested, and by regular mail, on or about June 24, 2003. The United States Postal Service notified Ms. Bush of the certified letter on 6-28-03, 7-7-03 and 7-13-03. *See* "Exhibit A" attached. The United States Post Office at Anderson, SC then returned the certified letter to the Department, having marked it as "Unclaimed." The Notice sent via regular mail was not returned.

Dawn Bush has made no request for a public hearing or any other response to the Notice. The time in which to do so has expired. She is now in default.


T. Douglas Concannon
Associate General Counsel

Sworn to and subscribed before me
this 4th day of August, 2003.

South Carolina Department of Insurance
Post Office Box 100105
Columbia, South Carolina 29202
(803) 737-6132


Steven R. DuBois
Notary Public for the State of South Carolina
My Commission Expires: May 10, 2009